

# COURSE OUTLINE

## NITP

National Institute of  
Transition Planning, Inc.

**TITLE:** Mid-Career Planning for FERS Employees

**LENGTH:** 2 days or approximately 12 hours of instruction time

**AUDIENCE:** FERS Employees with 5-20 Years of Federal Service

This two-day course is designed to provide FERS employees with a comprehensive look at their Federal Benefits and then an understanding of financial planning concerns and options.

The following topics will be covered, but not limited to:

### **Federal Benefits** *(Full Day Presentation)*

- FERS, Transfers
- Creditable Service
- Deposit/Redeposit
- Disability
- Annual and Sick Leave
- Social Security
- Insurance Needs to include FEGLI, FEHB, FSA, FedVIP
- Leaving Federal Service before Retirement
- Death Benefits before Retirement

### **Financial Planning** *(Full Day Presentation)*

- Establishing Financial Goals
- Developing a Budget
- Managing Debt – Credit Cards and Equity Lines of Credit
- Pros and Cons of Paying Down a Mortgage
- TSP
  - Borrowing from the TSP
  - Overview of the Funds, including the L-Fund
  - Determining Allocation between the Funds
  - Roth TSP
  - Investment Options Beyond the TSP
- IRAs – Traditional and Roth
- Understanding Your Credit Score
- Funding College